



# Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 11, Issue 3

Summer 2013

## Help Triad to Help You

Triad runs activities to help raise funds to continue current programs and to initiate new ones. Triad is operated entirely by volunteers so all funds raised go toward providing services to keep older Waldo County residents safer.

### Auction

Triad will hold a September auction. If you have a gently used article that you would like to contribute, call Triad at **1-866-426-7555**.

To attend, **Friday, September 13**  
**Masonic Hall, Wight St, Belfast**  
*(behind the Shrine Club)*  
**Viewing at 5:00p.m., Auction at 6:00 p.m.**  
**Food available from 5:00 p.m.**

### Bottle Redemption

Cans and bottles can be returned and the refund donated to Triad during the week of

**July 8 to 14 at Hannaford in Belfast.**

### Daylily Cards

Triad has cards to use to purchase daylilies at the Maine Garden for Organic Daylilies in Waldo. **Triad charges 1/2 the face value of the card.** Cards can be redeemed for \$10, \$30 or \$50 at the garden but you only paid half that amount. To order, call Joyce at **338-2062**.

### Hannaford/Edwards Cards

Triad receives 5% of the value of each grocery card it sells for Hannaford/Edwards stores. Cards are available in the amounts of \$10, \$25, \$50, and \$100, and can be redeemed for that amount of merchandise at any Hannaford or Edwards store. You can buy these gift cards that support Triad as follows:

Belfast: YMCA at the Active Older Adult luncheons on the last Wednesday of the month or call Joyce at **338-2062**.

Unity: Call Pat Clark at **948-5610**.

## Triad Receives Grant

Waldo County Triad is the recipient of a grant from the Maine Community Foundation to purchase smoke and carbon monoxide detectors. Triad will work with the Waldo County Firefighters' Association to install them in homes of older persons. The grant will also allow for the checking of existing detectors to be sure that they are in working order.

This new service will be run in connection with the current Triad program where a town is selected and all older residents are contacted

to determine if they are interested in having Triad services including the installation of a reflective house number sign on a post, a subscription to a newsletter, a File of Life per occupant, and a 911 cell phone.

In the recent past, the services have been offered to people in Freedom, Islesboro, Waldo and Frankfort. Triad is seeking other funds to allow for the expansion of these opportunities to the residents of more Waldo County towns.

**See Current Scams Inside**

*Waldo County Triad is a partnership of citizens, law enforcement, and other local organizations dedicated to the improvement of the safety of older Waldo County residents through education and service.*



## See How They Are Scamming Us Now!

### Medical Alert Scam

Attorney General Janet Mills is warning Mainers to be wary of a phone scam designed to make you believe that you are eligible for a free medical alert device. This is an automated call. If you say you want more information, then a person will come on and ask for your financial information. (If it is free, why do they need financial information?) Most often the caller will claim to be from Life Alert, a well-known company selling medical pendants and other personal emergency response equipment for more than 25 years.

The public should always be concerned about anyone calling them saying that you are eligible for free products in exchange for personal information. This medical alert scam is especially deceitful because it uses the name of a brand that is familiar to most older persons.

The real company has filed a lawsuit against those who are impersonating Life Alert. There are two businesses involved - LifeWatch and Connect America. Both claim to be providers of personal emergency response systems.

The Maine Consumer Protection Division of the Attorney General's Office has received many complaints about the Life Alert product scam. If you have been a victim of this scam giving them your financial information, you can call the Consumer Protection Division toll-free at **1-800-436-2131** or e-mail the division at [consumer.mediation@Maine.gov](mailto:consumer.mediation@Maine.gov)

### Utility Scam

The Better Business Bureau has put out a warning about a nationwide scam related to some type of utility bill. Depending on the area, the scam may be about the bill for electricity, water or natural gas.

The scammers call claiming to be from the local utility company. In our region, they would most likely say that they were from Central Maine Power or Bangor Hydro. The caller says that your bill payment is late and the power is about to be cut off if money is not sent immediately. The caller will instruct the person to use a prepaid debit card and call back to make payment using that card. As soon as the person provides the debit card number, the account is drained by the scammer.

Scammers have turned to debit cards lately. They used to ask for Western Union or Money Gram wire transfers but those two companies have increased their fraud detection systems so it is much more difficult to use this method to steal money from people. Debit cards do not require you to show an ID in order to collect or spend money.

If a caller asks you to pay with a prepaid debit card, know that this is likely to be a scam. The real utility company would take checks, cash or credit cards. A scam artists may also apply a lot of pressure to get you to pay. If you get such a call, call your utility company and ask if it was a company representative who called.

If a person comes to your home claiming to be from a utility company, ask for identification. Do not let the person into your home if you did not schedule an appointment. Look outside to see if there is a marked utility vehicle outside and then call the utility company to confirm that someone has been sent to your home. Other scams have been known to take place once a person posing as a utility worker gets into a home.



Forrest W. Warren, President  
Licensed Investment Advisor

### ***SUNRISE INVESTMENT SERVICES, INC.***

Financial Planning  
Investment Services  
Retirement Planning  
Portfolio Management

34 Mayo Street  
Belfast, Maine 04915  
Tel. & Fax (207) 338-9228  
E-mail: [fwwarren@adelphia.net](mailto:fwwarren@adelphia.net)

*"Creating Future Financial Options"*



## More Scams

### Charity Scams

After tragedies, scam artists often set up fake charities or social media accounts to take advantage of the public outpouring of generosity. Just in the recent past, there have been bogus requests for funds for the victims of the Boston Marathon, the explosion in Texas and the tornado in Oklahoma.

These scams can take different forms. Some are outright fronts where the scammers raise money in the name of doing good and pocket whatever money they collect. Others are set up as fake websites and/or social media where the reader is told to click on a link. Sometimes after clicking on the link, the individual will find a fake "donation form" asking for personal information and at other times, software will begin to download that will collect information from the computer. Some of the fake social media accounts are building followers and "likes" in hopes of selling the information at a later date to other scammers.

Many of us like to make financial donations to those victims of tragedies. The Better Business Bureau offers some suggestions to help ensure that your money goes where you want it to go.

- You can check out a national charity in the [Wise Givings Directory](#).
- 40 states, including Maine, require charities to register with the State Attorney General's Office before they can solicit charitable gifts. Check the website or make a phone call to find out if the charity is listed.
- Never click on links to charities on unfamiliar websites, texts or e-mails.
- If you get a social media recommendation, don't assume that your Facebook friend checked out the charity that he or she posted. Check it out yourself to be certain that a donation will go to a legitimate place for collecting funds for the disaster.

### Wal-Mart Scam

Wal-Mart has announced that they have heard from many people from around the country regarding an e-mail message from Wal-Mart. The subject line reads "Thanks for your Walmart.com order". The message thanks the reader for their recent purchase and goes on to ask the recipient for credit card information to verify the purchase made.

Wal-Mart suggests that if you receive such a message, **DO NOT** provide any information or click on a link in the message. Just delete it. You may also want to go to the Wal-Mart website and delete your purchase history and create a new password for use at Wal-Mart. Contact the police to let them know that you have gotten the notice.

Wal-Mart also points out that you look at the name of who sent it, the message misspells the company name. It reads "wallmart.com."

Wal-Mart states that they do not believe that their computer program has been attacked. However, the company suggests that you watch future credit card statements for any purchases that you did not make. If you find one, call the credit card company right away.

### Thank you!

Waldo County Triad wishes to thank its partner **Univ. of ME Cooperative Extension** for helping to keep printing and mailing costs lower so Triad can serve more Waldo County seniors.

**CAT HAVEN INN**  
958 SWAN LAKE AVENUE  
SWANVILLE, MAINE 04915

SMALL IN SIZE...  ...BIG ON LOVE!

**Pampurred Cat Boarding**  
Donna Talarico, Innkeeper  
207-338-5806



## Things to Know

### Steps to “Probate” a Loved-One’s Estate

To help you find your way through the probate process at what often are the emotional first few months and years after a loved-one’s passing, I suggest the following:

**Step 1:** Take some time to honor your loved-one. Take a little time to grieve, the precious, first few days, weeks and maybe even months to honoring and to collecting your favorite memories of meaningful times you have shared with your newly-passed loved-one. Though most are ready with 1-2-3 months, legally, one has up to 3 years after your loved-one’s passing to begin the probating process.

**Step 2:** Locate your loved-one’s Last Will and Testament. Once located, see if the s/he named anyone in this Last Will as the loved-one’s wishes for the Personal Representative (PR) appointment. If so, let this person know so s/he can know to start the probate process. S/he may opt to consult with your loved-one’s attorney or another attorney, or s/he may opt simply to find, fill-out and file the probate petition in probate court. (FYI, there are all sorts of fill-in-the-blank “Official Probate Forms.” One can gather these forms in the Office of the Register of Probate. One also can probate forms on-line at [www.maineprobate.net](http://www.maineprobate.net) and [www.ptla.org](http://www.ptla.org).) If the decedent did not leave a will, an “interested party” still can file for probate, stating that there is no will (called an “intestate” proceeding).

**Step 3:** Obtain a PR appointment and take next steps in finalizing estate matters. Specifically, once the proposed PR files the probate forms, s/he then await action by the clerk at probate court – called “the Register of Probate.” If filed forms raise no concerns, the Register has the statutory authority to informally appoint the PR. This informal appointment gives the “personal representative” the power to “represent” the person of “the decedent.” However, if

administration ever gets the least bit complicated and so needing a “judge of probate” to decide an issue, one who wants action would then ask for “formal” probate by filing in this same probate court a “Petition for Formal Probate.” Ideally, your loved-one left matters so organized that your loved one’s estate enjoys the cost benefits and relative ease of an informal probate process.

In short, informal or formal, the probate processes essentially involve one logical step followed by another, each of which leads to the final settlement of your loved-one’s estate, per your loved-one’s last wishes. In another issue, we can walk through these steps that a PR takes as s/he works towards this final settlement.

authored by:

Susan W. Longley, Waldo County Judge of Probate

### Donations to Triad

Triad is an all-volunteer organization. No funds are spent on travel reimbursement, building rental or maintenance or the other costs that an organization would usually incur. Funds are used entirely to supporting programs. Some individuals like to donate to Waldo County Triad to help support a particular effort. Below are the costs of various Triad services.

- Newsletter - \$5/year
- File of Life - \$1
- Reflective Vests - \$7
- Reflective House Number Signs - \$15
- Cell Phones - 0 (costs donated)
- Drug Collection - 0 (costs donated)
- Daily Call-In Program - 0 (costs donated)

If you would like to make a donation to Triad to support any of these efforts, make a check payable to: **Waldo County Triad**

**Send to: Waldo County Triad  
Po Box 125  
Belfast, ME 04915**



## Other Things to Know

### Give a Newsletter to a Friend

This newsletter of the Waldo County Triad is free to **residents** age 50 or older. It is issued every three months. If you would like to add the name of a Waldo County citizen, please send the name and mailing address to:

**Waldo County Triad  
P.O. Box 125  
Belfast ME 04915**

or

call toll-free at: **1-866-426-7555**

or

e-mail at: **waldocountytriad@yahoo.com**

If you go away for the winter, we can add your winter address for no charge.

We also send copies of people living outside of Waldo County. We ask for a donation of \$5 for a subscription for one year to help cover our costs of printing and mailing the publication.

### Drug Collection Box

If you have unwanted pills in your home (prescription or non-prescription), remember that you can dispose of them properly by dropping them into Triad's secure drug collection box in the lobby of the sheriff's office. Deposit pills only. This box cannot accept needles, inhalers, aerosols or liquids. This box has been in place for one year now and has received hundreds of pounds of pills. We can be sure that these pills did not get into the water supply, taken accidentally or get stolen.

### Elder Abuse

It is estimated that there are about 14,000 episodes of physical, emotional, financial abuse or neglect directed toward older Mainers each year. Most often, the person doing the abusing is a family member, guardian, or hired caregiver. Outward signs may be things such as frequent bruises, cuts, burns, or broken bones, glasses, or hearing aids or perhaps the person begins to miss appointments or does not take part in activities that have been part of the general routine. Often the individual will offer a poor explanation for what you notice. The real explanation may be abuse. If there are multiple warning signs, it may be time to contact a resource to get help for that person. There are several options:

New Hope for Women - **1-800-522-3304**

Spectrum Generations - **338-1190**

Local Police Department - **911**

Sheriff's Office - **911 if emergency or  
1-800-660-3398 if non-emergency**

Adult Protective Services - **1-800-624-8404**

### Bottle Collections

Triad will have two bottle collections this year to help to support programs. Perhaps you can help by donating your returnables. The dates are:

- Hannaford in Belfast:  
**July 8 to 14**
- the Belfast Recycling Center:



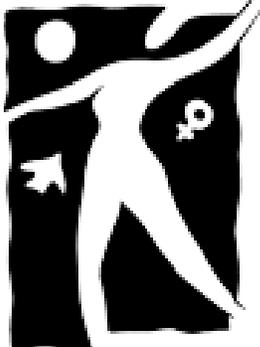


Apartments & Cottages  
Available

**Penobscot Shores**      207. 338. 2332

Oceanfront Retirement Living

10 Shoreland Drive, Belfast, Maine 04915  
www.penobscotshores.com    email: penshore@wchi.com



**Elder Abuse** is domestic violence. For help or information call **NEW HOPE for WOMEN.**  
**1-800-522-3304**



# Opportunities

## YMCA Active Older Adult Luncheons

Free to those 60 and older. Donations accepted.

**Wednesdays - 11:30a.m.**

**Jul 31, Aug. 28, Sep. 25**

Register at least one week in advance by calling  
**338-4598**

## Save The Date for Handcrafters' Day

Waldo County Fall Handcrafters' Day will take place on Saturday, September 28 at the Waldo Community Building. Choose one of six different quilting workshops. To get a flyer in the mail in late August, call **1-800-287-1426**.

## Senior Discount Day at the Belfast Co-op

Every Tuesday is discount day at the Belfast Co-op Store. If you are 62 or more and shop at the Co-op on Tuesday, tell the cashier that you are a senior and receive a discount of 5% for non-members and 10% for members.

## Triad Fall Auction

Triad will hold an auction to raise funds to support its programs. There will be lots of great items at great prices. Join us on

**Friday, September 13**

**Belfast Masonic Hall** (behind the Shrine Club).

**Viewing and Food - 5:00p.m.**

**Auction - 6:00p.m.**

## Belfast Garden Club Tours

The Belfast Garden Club is holding tours of area gardens every Friday from June 7 to August 23. A ticket for one garden visit is \$4 and one for 5 visits is \$15. For more information, contact Diane Allmayer-Beck at **338-3105**.

## Reading This Newsletter Online

If you would prefer to read this newsletter online, we can remove your name from the mailing list to receive a hard copy and let you know when an edition has been posted online. To do this, send us your e-mail address. Once a letter has been posted, we will send you a notice and the link.

To sign up, contact Triad at:

**waldocountytriad@yahoo.com**

## Reflective House Number Signs

Triad sells two-sided, reflective house number signs on a metal post. The sign is to be displayed near the road so that the number is visible to responders in case of an emergency.

The signs cost \$15 each. To order a sign, contact Police Chief Ron Young at the Lincolnton Town Office at: **763-3555**.

## Triad 911 Cell Phones

Triad offers free cell phones that can be used to dial 911. If you travel or walk alone or feel you could be in a position to need help some time, call your local police department or the Waldo County Sheriff's office at **1-800-660-3398**. An officer will deliver a free 911 cell phone to you and make sure that it works at your home. A charger and a spare battery is included. (The phones work only for dialing 911, not for any other calls.)

If you have a cell phone that you no longer want, there are collection boxes around the county. Deposit your phone and it will be sent away to have all of the information removed. It will be returned to Triad to be used by a person who might need to make an emergency call but does not own a cell phone. For more information about donating a cell phone, call Paul at **322-3961**.

## File of Life

Triad offers the File of Life, a pocket that contains a health information form intended to be posted on your refrigerator. The emergency responders of Waldo County know to look for the File there. It comes with a smaller one that fits in a wallet so the information is with you when you are away from home. If you would like to have a free File of Life, call Triad toll-free at: **1-866-426-7555**.

## Rides to Doctor Appointments

The Belfast City Police Department offers rides to medical appointments from a Belfast location to a Belfast doctor's office and return. Passengers must be able to get into and out of the vehicle. To schedule a ride, call:

**338-2420**



## More Opportunities

### **Meetings for Friends/Family of Terminally Ill**

If you are caring for someone who is dying or have a close friend or family member who is dying, there is a support group to help you through this difficult time. You can talk with others, share your experiences, and learn how others cope. Just drop in.

**Date:** *3rd Thurs.* - Jul. 18, Aug. 15, Sep. 19

**Time:** 1:00 p.m.

**Place:** Harbor Hill, 2 Footbridge Rd, Belfast

**Organizers:** Margie Spencer-Smith & Jessica Porter

**Information:** 338-5307 or 930-2500 ext 4795

### **Family Caregiver Education & Support Group**

If you are a caregiver, you are invited to the monthly education and support group sessions offered by the Waldo County Home Health and Hospice. Feel free to drop in at the time of any scheduled session.

**Date:** Jul. 5, Aug. 1, Sep. 5

**Time:** Noon to 1:00 p.m.

**Place:** Office of Home Health & Hospice

**More information:** call Margie Spencer-Smith  
930-2500 ext. 4795

### **Community Case Management**

This is an ongoing program of Waldo County General Hospital for people with heart failure or chronic obstructive pulmonary disease. Participants learn to live more comfortably, to require fewer hospital visits and to reduce complications and symptoms. For more information, call Jo-Ann at 930-6733.

### **Stretch Around**

This is a basic physical activity program offered by volunteers of the hospital's Case Management Program. Drop in. A new participant needs to sign a form stating that the doctor has approved exercise, and needs to give emergency contact names and numbers.

**Date:** Every Monday & Friday

**Time:** 1:00 pm

**Place:** St Margaret's Church, Court St, Belfast

**More information:** contact Jo-Ann at 930-6733

### **Cancer Support Group**

For those with cancer plus family and friends

**Date:** *2nd Wed.* - Jul. 10, Aug. 14, Sep. 11

**Time:** 4:45 to 6:15 pm

**Place:** Belfast Free Library, 3rd Floor Conference Room

**More Information:** Call 930-2500 ext. 4795.



## **Waldo County Home Health & Hospice**

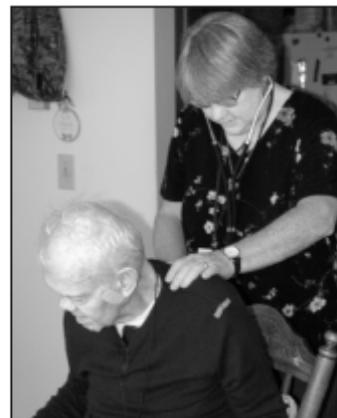
*Providing Quality Home Health & Hospice Care*

*in Waldo County and Beyond*

### *Our services:*

Registered Nurses	☞	Interdisciplinary Hospice Team
Physical Therapy	☞	Emergency Response Team
Home Health Aids	☞	Medical Social Work
Speech Therapy	☞	Occupational Therapy

**For more information, call**  
**338-2268 or 1-888-254-5133**



119 Northport Ave ☞ PO Box 407 ☞ Belfast, ME 04915

*A Not-for-Profit Organization Affiliated with Waldo County Healthcare, Inc.*



**Waldo County Triad** is a partnership of **seniors, law enforcement, and local organizations** dedicated to improving the safety of people 50 and older in their homes and communities through education and service.

**Triad Officers**

Chairman ----- Jeff Trafton  
 Vice Chairman ----- Debbie Mitchell  
 Secretary ----- Suesan Packer  
 Treasurer ----- Joyce Fenner

**Newsletter Staff**

Editor ----- Pat Pierson  
 Proofreader ----- Ruth Murphy

**Collating Team:**

Residents at Maine Coastal Regional Re-Entry Center

**Mailing Team**

Joyce Fenner and Ruth Murphy

**Triad Phone Number: 1-866-426-7555**

**Triad Board of Directors Represent**

- Adult Protective Services, DHHS
- Area Seniors
- Belfast Soup Kitchen
- Healthy Waldo County
- Lincolnville Police Dept
- New Hope for Women
- Retired Senior Volunteer Program
- Searsport Gen. Assistance
- Senior College
- Spectrum Generations
- U M Cooperative Extension, Waldo County
- Waldo County Firefighters' Assoc.
- Waldo County Sheriff's Dept

Waldo County Triad programs are open to all regardless of race, color, national origin, gender, or disability.

To change your mailing address, add another name to this mailing list, or to remove your name from this list, call Waldo County Triad toll-free at 1-866-426-7555

Change Service Requested

Waldo County TRIAD  
 PO Box 125  
 Belfast ME 04915



NONPROFIT ORG.  
 US POSTAGE PAID  
 BELFAST ME 04915  
 PERMIT NO. 26

## **Do You Go Away for the Winter Months?**

If you have the U.S. Postal Service forward your first class mail from your local address to your winter address, **please let us know**. Waldo County Triad sends out about 2,000 newsletters so we use bulk mail to help keep costs down. Under current regulations, the Post Office will **NOT** send this newsletter to your forwarding address. Instead, your copy is discarded and Triad receives a notice that you are "Temporarily Away" plus a bill for 50 cents. Two years ago, Triad received a large number of these notices. We would like to avoid that cost this season and you can help us.

We would be very happy to send your copy of the Triad newsletter directly to your winter address or we would stop mailings while you are away. You choose which works better for you.

If you are going to be away this winter, please complete the form below:

- I would like to have my copy of the Waldo County Triad newsletter **sent directly to my winter address**, as follows:

Winter Address \_\_\_\_\_  
\_\_\_\_\_

Please send to this address from \_\_\_\_\_ to \_\_\_\_\_  
(date) (date)

- Do not send** Waldo County Triad newsletters to me while I am away from

\_\_\_\_\_ to \_\_\_\_\_  
(date) (date)

\_\_\_\_\_  
(Name)

Please mail this form to: Waldo County Triad  
PO Box 125  
Belfast ME 04915

or e-mail your information to:

waldocountytriad@yahoo.com

*Thank you!*

# TRIAD NEWSLETTER

**FREE**

Waldo County Triad is a partnership of law enforcement, community-based organizations and seniors dedicated to improving the safety of local residents who are 50 or older. Triad looks to help people learn to avoid becoming victims of identity theft and other crimes, to increase readiness for personal emergencies, to remove unwanted and out-of-date medications from homes for proper disposal, to prevent falls, and to provide other supports to help people to be safer at home and in their communities.

The Triad newsletter is one method used to help inform Waldo County residents of ways to protect themselves. This publication is produced each January, April, July and October. It is free to Waldo County addresses.

If you would like to have a subscription to this newsletter, please fill out the form below and return it to Waldo County Triad. Thank you for your interest.

Pat Pierson, Editor  
Waldo County Triad

Name \_\_\_\_\_

Mailing Address \_\_\_\_\_  
\_\_\_\_\_

Please return this form to:

Waldo County Triad  
PO Box 125  
Belfast ME 04915

e-mail this information to us at:

or [waldocountytriad@yahoo.com](mailto:waldocountytriad@yahoo.com)